

Symbience Desktop User Documentation

Product Description

The Symbience User Interface is an application that bridges raters with an insurance company's back-end system. The UI allows real-time access to the carriers and also allows agents to have all saved quotes and policies from the carriers in one central location. Agents can use the UI to add additional information not captured in the rater, bind policies, and transport those policies real-time to the carrier. Agents will also be able to print the declaration forms, insurance cards and a receipt.

System Requirements

- Windows 95/98/NT 4.0/ME/2000/XP
- Pentium II (Pentium III recommended)
- RAM - 128 MB is recommended, the application will run with less, but may run more slowly.
- Hard Disk Space - 10 MB
- Display - SVGA monitor with a minimum resolution of 800x600
- Internet Connection - 56K Dialup or better.
- Other Software Requirements
Internet Explorer 5.0 or better
MSXML

How to Install

- **Pre-requisite Installations**

If a comparative rating package will bridge to the Symbience UI, the comparative rating package will need to be installed and configured prior to using the bridge. If the comparative rater is not installed, follow the installation documents they provide.

- **Install from Website**

To install from the Symbience website follow the steps below.

1. Open a web browser and enter www.Symbience.com in the address line, then press Enter.
2. Click on the 'Downloads' tab to go to the downloads page.
3. Click on [Symbience Desktop](#).
4. Click on Install Now.
5. When the Installshield's Security window pops up, select 'I understand the security risk and wish to continue' and click on Next> button.
6. The application will now install on your computer. After a couple of minutes a message will be displayed indicating the installation is complete.
7. The rest of the application will be automatically loaded when the Symbience Desktop is launched for the first time. Select Start/Programs/Symbience/Symbience UI to launch the application.
8. To configure a specific Rater Bridge, skip to the Rater Bridge Setups section and following the steps for the Rater you have installed.

- **Install from Executable**

If you are having trouble installing from the web, there is an executable that you can download from www.symbience.com that will install the application for you directly from your desktop.

- **Rater Bridge Setups**

The bridge setups for the raters can be downloaded from www.symbience.com. Each rater you want to bridge from will have its own document to look at.

Logging In

You will need to have your login information setup by the Service Provider (Insurance Carrier) you will be accessing. Login information is specific to a Service Provider. If you are using the Symbience Desktop to access two different carriers, you will most likely have two separate logins/passwords.

Using the Symbience Desktop

- **Policy Types**

There are three types of policy states that can be accessed through the Symbience Desktop.

- Quote
A quote is a bridged quote from a third party rater. A quote can be saved by an agent for customers who request a quote but don't want to bind a policy at this time. Quotes can also be retrieved from the Symbience system.
- Application
Applications are quotes that have been bound and uploaded to the insurance carrier but not yet audited by the carrier. Applications can be printed from the Symbience Desktop.
- Policy
Policies are applications and quotes that are bound and have been reviewed by the carrier's back-end underwriting system. Policies may not be available for all insurance companies.

Loading Policies

Policies can be accessed in three ways:

- Starting up the application (not by bridging).
- Select *File* and then *Open* from the menu.
- Clicking on the open icon at the top of the UI.

In the Policy Navigator click on the checkboxes to display the type of policies that you want to see. If nothing is entered in the search value text box, then all of the requested types of policies will be returned in the return window.

If you want to narrow the search, a value can be added in the search text area. The search can be narrowed based on policy number or insured name. If any part of the search value is found then that policy will be returned.

The Symbience Desktop will only display policies from your agency and only from the carrier that you are logged in to.

Save Quote

If an applicant decides that they do not want to bind the policy at this time, the quote can be saved with all policy modifications in the Symbience UI. Later, the saved quote, complete with modifications, can be retrieved for binding at the applicant's request.

A quote can be saved by

- Selecting *File* and then *Save Quote* from the menu.
- Clicking on the icon with a document with a smaller document in the bottom right corner.

Save Application

An application should only be saved if it is to be binded. An application can only be saved once, so be sure to verify all data before uploading the policy to the carrier. DO NOT REBRIDGE after a policy is saved as an application.

Before saving an application please enter or verify the following data:

- Applicant's Name and Address
- Effective Date
- Driver's Date of Birth
- Driver's License Numbers
- VIN Numbers
- Payment Plan and Method
- Down Payment Amount

Print Application

When a policy is saved as an application, a window will pop up asking if you want to print the Policy Application and the ID card.

There are two other ways to print an "Application" or "Policy".

- Select *File* and then *Print* from the menu.
- Click on the printer icon from the top of the UI.

Troubleshooting

- Login problems

- Q. Why don't I have any Service Providers to choose from in the Login window?
- A. Verify that you have an Internet connection by opening your browser window (Internet Explorer) and try accessing www.symbience.com. If you are not connected to the Internet you will need to exit the Symbience UI, start your internet connection, and reopen the Symbience UI. If you still do not have any service providers to select from on the login window perform the following steps:
- a. Close the Symbience UI.
 - b. Open Internet Explorer and enter www.symbience.com in the address line and press Enter.
 - c. Click on the *Downloads* tab.
 - d. Click on the *here* in the Install MSXML 3.0
 - e. After installing MSXML 3.0 re-launch the Symbience UI by selecting *Start/Programs/Symbience/Symbience UI*
 - f. If you still do not have list of available service providers you will need to contact Technical Support.

- Q. My login information doesn't get me logged on.

Your login entries are specific to an individual Service Provider; ensure that you are using the correct login values for the Service Provider you are trying to access.

Login entries are case-sensitive, be sure that you have entered the Login information exactly as it was provided to you by the Service Provider.

If you have verified that the login information was entered correctly, check to make sure that the Internet connection is available and working properly.

If the Internet connection is working properly, call Technical Support.

- Q. Why can't I print a policy?

A policy will only print if it is an "Application" or a "Policy". At this time "Quotes" cannot be printed.

If you are trying to print an "Application" or a "Policy" and there are still problems, reference your printer manual. Symbience does not provide technical support for setting up printers.

If you feel that the printer error is due to a Symbience Desktop failure, please send the error description via e-mail to Technical Support. Printing errors will not be handled by phone.

- Q. Why does the Symbience Desktop take a long time to load up?

If the Symbience Desktop takes a long time to load up, it may be downloading the latest update. The Symbience Desktop will automatically check at startup for the latest updates and will download before starting up. This can take up to a few minutes depending on the Internet connection speed.

In the middle of the splash screen, you should see text indicating that files are being downloaded. If you do not see this then there may be a problem with your internet connection.

First, check your internet connection. If the connection is working, check to see if your desktop is behind a firewall. The firewall must be able to support both active and passive mode FTP. If the firewall does not, contact your local network administrator for help resolving this problem.

If none of the above solutions work, please contact Technical Support.